

May 10, 2007

Notification of Reduction in Maximum Lending Interest Rate

ACOM CO., LTD. (hereinafter, "ACOM") announces the decision to provide new applicants of unsecured loans for consumers with lower maximum lending interest rate from June 18, 2007. Details are as follows.

1. Background

ACOM has been striving on group-wide management reformation in order to establish a company group which takes serious view of sociality as well as consumer protection and provide financial services of relief and confidence with low-price. With a recognition that applying credit screening based on environmental changes as a fundamental issue, ACOM decided to lower its maximum lending interest rate for new applicants.

2. Summary

(1) Interest loan rate

Current interest rate (effective annual interest rate): 13.140% ~ 27.375%

New interest rate (effective annual interest rate): 12.000% ~ 18.000%

(2) Customers Applicable

- Those who make new contract from Monday, June 18, 2007
- Current customers with accounts who meet new credit screening standard